

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
Joshua L Kravitz and Jennifer M. Kravitz,

CASE NO: 19-16354-elf
CHAPTER 13

Debtor(s)

NOTICE OF PAYMENT DEFERMENT

Proof of Claim #: 4
Filed: November 13, 2019
Number of months deferred: 3
Month payments to resume: July 24, 2020
New maturity date for account: January 24, 2024

Wells Fargo Bank, N.A. ("Wells Fargo") hereby provides notice that, at its customer's request as a result of COVID-19 impacts, Wells Fargo has provided a payment deferment. Additionally, as a result of the deferment, the maturity date of the account has been extended.

At the end of the deferment period, if no payments are made, the account will be in the same post-petition payment status as when the deferment began.

Absent contrary provisions in a confirmed plan, bankruptcy court order, or other applicable law, the account will continue to accrue interest at the contract rate during the deferment period.

This Notice does not constitute an amendment to or modification of the Debtor's(s') plan of reorganization, and does not relieve the Debtor(s) of the responsibility to amend or modify the plan of reorganization to reflect the deferment, if required.

In the event the court grants a motion for a plan modification or payment moratorium that requests substantially similar relief, Wells Fargo requests that the court clarify in its order how the deferment provided pursuant to this Notice be treated with respect to the substantially similar relief ordered.

STEWART, ZLIMEN & JUNGERS, LTD.

By /s/ Bradley J. Halberstadt
Bradley J. Halberstadt (#215296)
Attorney-in-Fact for Wells Fargo Bank, N.A. d/b/a
Wells Fargo Auto
2860 Patton Road
Roseville, MN 55113
651-366-6380 Ext. 111

CERTIFICATE OF SERVICE

I certify that on April 28, 2020, I served a true and correct copy of the above Notice of Payment Deferment on the debtor's(s') attorney (if any), trustee, US Trustee and any other interested parties via the Court's ECF system. In the event the debtor(s) is/are pro se, a paper copy of the Notice is being mailed to the debtor's(s') address on file with the Court.

STEWART, ZLIMEN & JUNGERS, LTD.

By /s/ Bradley J. Halberstadt
Bradley J. Halberstadt (#215296)
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